



Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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[RENASANT CORPORATION](#)

BHC Name

City/State [TUPELO, MS](#)

Bank Holding Company Information

Federal Reserve District: [8](#)

Consolidated Assets (\$000): [16,863,757](#)

Peer Group Number: [1](#) Number in Peer Group: [134](#)

Number of Bank Subsidiaries: [1](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[RENASANT CORPORATION](#)
[209 TROY STREET](#)
[TUPELO, MS 38804](#)

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Summary Ratios

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019																	
Average assets (\$000)	16,748,550			15,203,691			15,887,506			14,486,237			12,873,087																	
Net income (\$000)	33,547			57,908			175,892			83,651			167,596																	
Number of BHCs in peer group	134			133			130			128			125																	
Earnings and Profitability:																														
Percent of Average Assets																														
Net interest income (tax equivalent)	2.42	2.55	36	2.93	2.67	68	2.71	2.60	55	2.99	2.77	66	3.50	3.01	75															
+ Non-interest income	0.88	0.97	56	2.15	1.13	88	1.43	1.04	73	1.68	1.21	77	1.17	1.32	55															
- Overhead expense	2.23	2.18	62	3.11	2.28	88	2.72	2.17	83	3.31	2.57	81	2.89	2.69	65															
- Provision for credit losses	0.04	0.04	60	0	-0.12	65	-0.01	-0.09	66	0.60	0.51	65	0.05	0.15	24															
+ Securities gains (losses)	0	0	43	0.04	0.01	86	0.01	0.01	80	0	0.02	28	0	0.01	58															
+ Other tax equivalent adjustments	0	0	44	0	0	48	0	0	46	0	0	48	0	0	42															
= Pretax net operating income (tax equivalent)	1.03	1.35	24	2.01	1.78	68	1.44	1.66	34	0.76	1.04	25	1.72	1.56	64															
Net operating income	0.80	1.03	25	1.52	1.36	66	1.11	1.26	34	0.58	0.81	24	1.30	1.19	60															
Net income	0.80	1.02	25	1.52	1.35	67	1.11	1.26	34	0.58	0.82	24	1.30	1.19	60															
Net income (Subchapter S adjusted)					1.74		1.78			1.97			1.18		1.17															
Percent of Average Earning Assets																														
Interest income (tax equivalent)	3.02	2.96	52	3.69	3.18	82	3.39	3.06	71	4	3.55	77	4.98	4.41	84															
Interest expense	0.28	0.20	80	0.36	0.29	71	0.32	0.25	70	0.57	0.52	64	0.90	1.08	38															
Net interest income (tax equivalent)	2.73	2.75	46	3.33	2.88	74	3.07	2.80	66	3.44	3.01	73	4.08	3.33	81															
Losses, Allowance, and Past Due + Nonaccrual																														
Net loan and lease losses / Average loans and leases	0.03	0.09	45	0.11	0.16	47	0.10	0.11	54	0.04	0.27	11	0.04	0.21	19															
Earnings coverage of net loan and lease losses (X)	50.51	38.54	69	24.61	25.70	66	21.53	39.72	54	49.01	22.91	86	56.91	24.40	88															
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.61	1.20	85	1.62	1.49	67	1.64	1.23	82	1.61	1.58	61	0.54	0.83	23															
Allowance for loan and lease losses / Total loans and leases	1.57	1.17	82	1.55	1.47	65	1.57	1.20	81	1.55	1.55	55	0.52	0.81	23															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.51	0.47	58	0.53	0.70	39	0.50	0.49	54	0.51	0.71	37	0.36	0.57	29															
30–89 days past due loans and leases / Total loans and leases	0.29	0.32	54	0.19	0.33	38	0.26	0.32	51	0.23	0.39	34	0.38	0.43	53															
Liquidity and Funding																														
Net noncore funding dependence	-7.50	-1.97	30	-4.36	-0.51	41	-10.62	-2.33	24	0.75	3.20	46	8.40	14.45	31															
Net short-term noncore funding dependence	-7.95	-6.65	39	-6.33	-6.88	49	-11.05	-7.71	35	-1.31	-4.76	60	5.25	3.38	51															
Net loans and leases / Total assets	61.83	59.31	55	70.52	60.99	80	61.33	58.67	58	74.85	61.58	86	74.29	63.77	76															
Capitalization																														
Tier 1 leverage ratio	9	9.06	51	9.49	9.15	63	9.15	8.98	61	9.37	9.13	59	10.37	9.76	69															
Holding company equity capital / Total assets	12.68	10.29	84	13.91	10.72	89	13.15	10.71	83	14.29	11.16	89	15.86	12.43	87															
Total equity capital (including minority interest) / Total assets	12.68	10.40	84	13.91	10.85	89	13.15	10.82	83	14.29	11.29	89	15.86	12.57	86															
Common equity tier 1 capital / Total risk-weighted assets	10.78	12.21	29	11.05	12.57	28	11.18	12.42	31	10.93	12.38	30	11.12	12.17	32															
Net loans and leases / Equity capital (X)	4.88	5.82	30	5.07	5.73	38	4.67	5.53	32	5.24	5.58	44	4.68	5.21	38															
Cash dividends / Net income	37.28	33.45	55	21.70	23.13	43	28.44	28.27	48	59.93	42.30	75	30.37	33.12	47															
Cash dividends / Net income (Subchapter S adjusted)		28.47			14.81			3.14			-0.65			-12.02																
Growth Rates																														
Assets	7.94	9.35	59	12.39	16.49	46	12.60	10.50	71	11.41	16.68	36	3.60	9.26	34															
Equity capital	-1.66	4.03	38	4.98	9.13	38	3.62	7.46	41	0.33	6.99	18	4	10.49	30															
Net loans and leases	-5.35	6.29	17	9.10	7.22	64	-7.74	3.36	10	12.25	9.07	69	5.40	9.10	46															
Noncore funding	-25.26	-10.65	28	-64.13	-25.09	5	-42.92	-14.79	17	-51.76	-12.18	6	14.93	6.59	67															
Parent Company Ratios																														
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36															
Long-term debt / Equity capital	15.13	11.08	72	9.41	11.33	54	16.26	10.95	75	9.95	13.56	53	5.36	13.04	44															
Equity investment in subsidiaries / Equity capital	112.57	103.47	85	107.94	102.85	78	112.29	103.22	86	108.34	102.81	80	108.49	103.22	77															
Cash from ops + noncash items + op expense / Op expense + dividends	100.55	125.04	41	97.73	98.58	45	129.51	154.48	43	149.21	147.24	62	216.83	190.27	68															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	97,898	114,220	432,429	462,935	498,470	-14.29	32.21
Income from lease financing receivables.....	794	785	3,035	3,497	2,866	1.15	121.17
Fully taxable income on loans and leases.....	98,401	114,796	434,314	465,906	501,076	-14.28	32.40
Tax-exempt income on loans and leases.....	291	209	1,150	526	260	39.23	230.68
Estimated tax benefit on income on loans and leases.....	233	181	972	532	287	28.65	272.29
Income on loans and leases (tax equivalent).....	98,925	115,186	436,436	466,964	501,623	-14.12	32.84
Investment interest income (tax equivalent).....	12,356	8,007	37,279	36,864	41,372	54.32	41.13
Interest on balances due from depository institutions.....	664	183	1,689	1,189	5,892	262.84	19.42
Interest income on other earning assets.....	0	2	0	0	22	-100.00	
Total interest income (tax equivalent).....	111,945	123,378	475,404	505,017	548,909	-9.27	33.62
Interest on time deposits of \$250K or more	520	1,155	3,642	8,150	10,017	-54.98	-35.16
Interest on time deposits < \$250K.....	1,332	3,025	9,328	21,113	29,729	-55.97	-45.34
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	3,785	4,099	16,006	24,753	42,249	-7.66	98.17
Interest on other borrowings and trading liabilities.....	519	1,186	4,900	9,604	8,477	-56.24	-62.66
Interest on subordinated debt and mandatory convertible securities	4,406	2,649	10,808	7,715	8,451	66.33	230.04
Total interest expense.....	10,562	12,114	44,684	71,335	98,923	-12.81	34.14
Net interest income (tax equivalent).....	101,383	111,264	430,720	433,682	449,986	-8.88	33.56
Non-interest income.....	36,765	81,766	227,223	242,766	150,858	-55.04	16.67
Adjusted operating income (tax equivalent)	138,148	193,030	657,943	676,448	600,844	-28.43	28.61
Overhead expense.....	93,412	118,021	432,235	479,268	372,126	-20.85	35.77
Provision for credit losses.....	1,500	0	-1,668	86,850	7,050		0.00
Securities gains (losses)	0	1,357	2,170	46	348	-100.00	
Other tax equivalent adjustments	0	0	0	0	0		-100.00
Pretax net operating income (tax equivalent).....	43,236	76,366	229,546	110,376	222,016	-43.38	16.48
Applicable income taxes	7,935	16,842	46,935	19,840	48,091	-52.89	-29.50
Tax equivalent adjustments	1,754	1,616	6,719	6,885	6,329	8.54	-7.34
Applicable income taxes (tax equivalent).....	9,689	18,458	53,654	26,725	54,420	-47.51	-26.31
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	33,547	57,908	175,892	83,651	167,596	-42.07	39.94
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	33,547	57,908	175,892	83,651	167,596	-42.07	39.94
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	33,547	57,908	175,892	83,651	167,596	-42.07	39.94
Investment securities income (tax equivalent).....	12,356	8,007	37,279	36,864	41,372	54.32	41.13
US Treasury and agency securities (excluding mortgage-backed securities)	129	16	41	104	1,300	706.25	-32.11
Mortgage-backed securities	8,139	4,218	22,041	21,367	27,112	92.96	122.38
All other securities	4,088	3,773	15,197	15,393	12,960	8.35	-16.66
Cash dividends declared.....	12,505	12,564	50,017	50,134	50,901	-0.47	55.73
Common	12,505	12,564	50,017	50,134	50,901	-0.47	55.73
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.67	2.75	45	3.25	2.96	68	2.99	2.85	59	3.49	3.27	66	4.26	4	69
Less: Interest expense	0.25	0.19	79	0.32	0.27	67	0.28	0.23	68	0.49	0.48	60	0.77	0.98	35
Equals: Net interest income (tax equivalent)	2.42	2.55	36	2.93	2.67	68	2.71	2.60	55	2.99	2.77	66	3.50	3.01	75
Plus: Non-interest income	0.88	0.97	56	2.15	1.13	88	1.43	1.04	73	1.68	1.21	77	1.17	1.32	55
Equals: adjusted operating income (tax equivalent)	3.30	3.56	39	5.08	3.87	87	4.14	3.70	78	4.67	4.04	80	4.67	4.41	66
Less: Overhead expense	2.23	2.18	62	3.11	2.28	88	2.72	2.17	83	3.31	2.57	81	2.89	2.69	65
Less: Provision for credit losses	0.04	0.04	60	0	-0.12	65	-0.01	-0.09	66	0.60	0.51	65	0.05	0.15	24
Plus: Realized gains (losses) on held-to-maturity securities	0	0	49	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	42	0.04	0.01	86	0.01	0.01	80	0	0.02	31	0	0.01	58
Plus: other tax equivalent adjustments	0	0	44	0	0	48	0	0	46	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent)	1.03	1.35	24	2.01	1.78	68	1.44	1.66	34	0.76	1.04	25	1.72	1.56	64
Less: Applicable income taxes (tax equivalent)	0.23	0.31	28	0.49	0.40	75	0.34	0.38	37	0.18	0.23	35	0.42	0.36	70
Less: Minority interest	0	0	42	0	0	42	0	0	40	0	0	42	0	0	36
Equals: Net operating income	0.80	1.03	25	1.52	1.36	66	1.11	1.26	34	0.58	0.81	24	1.30	1.19	60
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income	0.80	1.02	25	1.52	1.35	67	1.11	1.26	34	0.58	0.82	24	1.30	1.19	60
Memo: Net income (last four quarters)	0.93	1.17	21	0.94	1.07	34	1.11	1.26	34	0.58	0.82	24	1.30	1.19	59
Net income-BHC and noncontrolling (minority) interest	0.80	1.04	23	1.52	1.37	67	1.11	1.27	33	0.58	0.83	24	1.30	1.20	60
Margin Analysis															
Average earning assets / Average assets	88.61	93.16	5	87.86	93.08	3	88.23	93.08	4	87.12	92.32	5	85.66	91.05	6
Average interest-bearing funds / Average assets	58.23	60.43	47	59.04	62.97	35	58.06	61.99	36	60.56	64.06	34	64.53	65.57	46
Interest income (tax equivalent) / Average earning assets	3.02	2.96	52	3.69	3.18	82	3.39	3.06	71	4	3.55	77	4.98	4.41	84
Interest expense / Average earning assets	0.28	0.20	80	0.36	0.29	71	0.32	0.25	70	0.57	0.52	64	0.90	1.08	38
Net interest income (tax equivalent) / Average earning assets	2.73	2.75	46	3.33	2.88	74	3.07	2.80	66	3.44	3.01	73	4.08	3.33	81
Yield or Cost															
Total loans and leases (tax equivalent)	3.79	3.88	47	4.11	4.05	60	4.05	4.01	57	4.26	4.27	54	5.27	5.09	67
Interest-bearing bank balances	0.17	0.18	41	0.10	0.10	43	0.14	0.14	62	0.35	0.27	75	2.06	2.04	46
Federal funds sold and reverse repos		0.28			0.26			0.25			0.68			2.44	
Trading assets		0.43			0.39			0.45			0.60			0.99	
Total earning assets	2.97	2.93	52	3.65	3.15	82	3.34	3.04	70	3.95	3.51	77	4.92	4.36	83
Investment securities (tax equivalent)	1.68	1.78	40	2.33	1.84	81	1.87	1.77	60	2.88	2.25	89	3.32	2.76	87
US Treasury and agency securities (excluding mortgage-backed securities)	1.44	1.09	77	0.73	1.30	24	0.44	1.14	13	0.67	1.75	8	10.96	2.32	98
Mortgage-backed securities	1.29	1.67	13	1.46	1.60	40	1.19	1.57	16	2.21	2.05	62	2.65	2.61	57
All other securities	3.35	2.75	73	4.32	2.93	84	3.96	2.81	84	5.06	3.24	90	5.96	4.06	89
Interest-bearing deposits	0.25	0.16	76	0.39	0.26	76	0.33	0.21	76	0.68	0.53	70	1.06	1.10	52
Time deposits of \$250K or more	0.69	0.48	78	1.19	0.82	80	1.03	0.66	86	1.65	1.42	70	1.78	1.96	33
Time deposits < \$250K	0.49	0.44	65	0.96	0.78	69	0.78	0.62	71	1.45	1.36	57	1.70	1.82	37
Other domestic deposits	0.19	0.13	74	0.24	0.17	74	0.22	0.15	74	0.41	0.36	66	0.77	0.93	41
Foreign deposits		0.14			0.13			0.14			0.42			1.19	
Federal funds purchased and repos	0.30	0.16	82	0.35	0.18	87	0.31	0.17	85	0.58	0.62	61	0.15	1.86	6
Other borrowed funds and trading liabilities	0.66	1.14	27	0.05	1.38	10	0.07	1.27	10	0.94	1.50	25	2.34	2.38	49
All interest-bearing funds	0.43	0.31	78	0.54	0.42	70	0.48	0.37	73	0.81	0.74	62	1.19	1.49	30

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019			
Non-interest Income and Expenses												
Total non-interest income		36,765		81,766		227,223		242,766		150,858		
Fiduciary activities income		2,101		2,062		7,740		6,873		5,805		
Service charges on deposit accounts - domestic		9,121		7,675		34,863		30,087		34,860		
Trading revenue.....		0		0		0		0		0		
Investment banking fees and commissions.....		3,823		2,730		12,715		9,631		8,628		
Insurance activities revenue.....		3,088		3,243		10,904		9,924		9,747		
Venture capital revenue.....		0		0		0		0		0		
Net servicing fees		804		14,577		15,107		-18,336		1,509		
Net securitization income		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		5,940		37,605		88,931		159,182		45,226		
Other non-interest income.....		11,888		13,874		56,963		45,405		45,083		
Total overhead expenses		93,412		118,021		432,235		479,268		372,126		
Personnel expense.....		62,239		78,696		280,627		302,388		250,784		
Net occupancy expense.....		10,839		11,903		45,372		50,278		46,970		
Goodwill impairment losses		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		1,366		1,598		6,042		7,121		8,105		
Other operating expenses.....		18,968		25,824		100,194		119,481		66,267		
Fee income on mutual funds and annuities.....		3,277		2,730		11,716		9,630		8,627		
Memoranda												
Assets under management in proprietary mutual funds and annuities		99,982		83,032		570,350		69,564		103,524		
Number of equivalent employees		2,367		2,500		2,440		2,524		2,527		
Average personnel expense per employee.....		26.29		31.48		115.01		119.81		99.24		
Average assets per employee.....		7,075.86		6,081.48		6,511.27		5,739.40		5,094.22		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income		8.91		2.26		93		3.34		2.10		71
Overhead expenses / Net Interest Income + non-interest income		68.49		61.09		76		61.66		59.31		61
Percent of Average Assets												
Total overhead expense		2.23		2.18		62		3.11		2.28		88
Personnel expense.....		1.49		1.21		80		2.07		1.28		94
Net occupancy expense.....		0.26		0.23		65		0.31		0.24		76
Other operating expenses.....		0.49		0.71		19		0.72		0.73		61
Overhead less non-interest income		1.35		1.18		62		0.95		1.10		34
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense		67.62		60.59		76		61.14		58.69		61
Personnel expense.....		45.05		33.94		92		40.77		33.28		88
Net occupancy expense.....		7.85		6.43		69		6.17		6.42		47
Other operating expenses.....		14.72		19.35		16		14.21		18.45		21
Total non-interest income		26.61		26.24		59		42.36		28.42		82
Fiduciary activities income		1.52		2.31		48		1.07		2.15		43
Service charges on domestic deposit accounts		6.60		3.51		90		3.98		3.21		65
Trading revenue.....		0		0.53		34		0		0.97		24
Investment banking fees and commissions.....		2.77		2.33		70		1.41		2.51		49
Insurance activities revenue.....		2.24		0.38		90		1.68		0.38		85
Venture capital revenue.....		0		0.02		43		0		0.02		45
Net servicing fees		0.58		1.49		60		7.55		0.99		93
Net securitization income		0		0		48		0		0.01		45
Net gain (loss) - sales of loans, OREO, and other assets		4.30		1.74		85		19.48		3.74		96
Other non-interest income.....		8.61		8.92		57		7.19		8.65		50
Overhead less non-interest income		41		33.42		71		18.78		29.66		21
Applicable income taxes / Pretax net operating income (tax equivalent).....		18.35		20.83		24		22.05		21.04		59
Applicable income tax + TE / Pretax net operating income + TE		22.41		22.92		46		24.17		22.74		69

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Real estate loans	8,921,359	8,693,008	8,831,712	8,529,035	8,255,633	2.63	62.26	
Commercial and industrial loans	1,284,793	2,199,646	1,267,383	2,497,212	1,333,903	-41.59	83.97	
Loans to individuals	137,117	172,859	143,340	209,537	302,430	-20.68	28.40	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0			
Agricultural loans	7,393	8,565	7,978	9,471	11,802	-13.68	-11.11	
Other loans and leases	243,261	116,332	224,034	106,163	104,142	109.11	194.59	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	10,593,923	11,190,410	10,474,447	11,351,418	10,007,910	-5.33	65.67	
Less: Allowance for loan and lease losses	166,468	173,106	164,171	176,144	52,162	-3.83	287.83	
Net loans and leases	10,427,455	11,017,304	10,310,276	11,175,274	9,955,748	-5.35	64.17	
Debt securities that reprice or mature in over 1 year	2,872,204	1,510,260	2,776,190	1,312,281	1,251,903	90.18	186.02	
Mutual funds and equity securities	0	0	0	0	0			
Subtotal	13,299,659	12,527,564	13,086,466	12,487,555	11,207,651	6.16	80.81	
Interest-bearing bank balances	1,376,546	1,054,924	1,695,255	456,831	223,865	30.49	448.95	
Federal funds sold and reverse repos	0	0	0	0	0			
Debt securities that reprice or mature within 1 year	20,338	25,781	26,251	31,176	38,710	-21.11	-35.97	
Trading assets	0	0	0	0	0			
Total earning assets	14,696,543	13,608,269	14,807,972	12,975,562	11,470,226	8.00	92.18	
Non-interest-bearing cash and due from depository institutions	230,947	206,992	182,710	176,372	191,065	11.57	92.48	
Premises, fixed assets, and leases	285,344	300,917	293,122	300,496	309,697	-5.18	58.59	
Other real estate owned	2,062	5,971	2,540	5,972	8,010	-65.47	-90.33	
Investment in unconsolidated subsidiaries	0	3,591	3,591	3,591	3,591			
Intangible and other assets	1,648,893	1,496,831	1,520,408	1,467,619	1,418,029	10.16	107.81	
Total assets	16,863,757	15,622,571	16,810,311	14,929,612	13,400,618	7.94	92.41	
Quarterly average assets	16,748,550	15,203,691	16,440,045	14,859,854	13,142,319	10.16	90.99	
Average loans and leases (YTD)	10,438,953	11,209,388	10,766,481	10,952,423	9,526,271	-6.87	65.41	
Memoranda								
Loans held-for-sale	280,464	502,002	453,533	417,771	318,272	-44.13	76.82	
Loans not held-for-sale	10,313,459	10,688,408	10,020,914	10,933,647	9,689,638	-3.51	65.39	
Real estate loans secured by 1–4 family	2,969,752	3,059,152	3,032,730	2,978,247	3,008,860	-2.92	48.40	
Commercial real estate loans	5,896,156	5,569,851	5,742,360	5,482,195	5,165,239	5.86	71.62	
Construction and land development	1,505,799	1,221,217	1,378,683	1,145,516	1,158,596	23.30	126.66	
Multifamily	363,708	380,990	409,580	404,953	335,890	-4.54	50.91	
Nonfarm nonresidential	4,026,649	3,967,644	3,954,097	3,931,726	3,670,753	1.49	59.15	
Real estate loans secured by farmland	55,451	64,004	56,622	68,593	81,534	-13.36	-10.15	
Total investment securities	2,892,542	1,536,041	2,802,441	1,343,457	1,290,613	88.31	176.83	
U.S. Treasury securities	0	3,050	3,010	7,079	499	-100.00		
US agency securities (excluding mortgage-backed securities)	35,324	5,981	11,790	7,387	11,024	490.60	1.40	
Municipal securities	448,009	328,791	426,789	305,186	223,131	36.26	33.58	
Mortgage-backed securities	2,373,673	1,169,698	2,335,348	986,441	1,032,256	102.93	262.80	
Asset-backed securities	0	0	0	9,012	9,986		-100.00	
Other debt securities	35,536	28,521	25,504	28,352	13,717	24.60	1282.19	
Mutual funds and equity securities	0	0	0	0	0			
Available-for-sale securities	2,405,316	1,536,041	2,386,052	1,343,457	1,290,613	56.59	245.15	
U.S. Treasury securities	0	3,050	3,010	7,079	499	-100.00		
US agency securities (excluding mortgage-backed securities)	35,324	5,981	11,790	7,387	11,024	490.60	58.87	
Municipal securities	157,422	328,791	159,117	305,186	223,131	-52.12		
Mortgage-backed securities	2,177,034	1,169,698	2,186,631	986,441	1,032,256	86.12	232.75	
Asset-backed securities	0	0	0	9,012	9,986		-100.00	
Other debt securities	35,536	28,521	25,504	28,352	13,717	24.60	1282.19	
Mutual funds and equity securities	0	0	0	0	0			
Held-to-maturity securities appreciation (depreciation)	-37,685		-837					
Available-for-sale securities appreciation (depreciation)	-149,660	20,083	-14,904	41,484	13,742			
Structured notes, fair value	0	0	0	0	0			
Pledged securities	702,992	633,088	629,174	614,610	444,603	11.04	4.02	

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	4,706,256	4,135,360	4,718,124	3,685,048	2,551,770	13.81	197.94
NOW, ATS and transaction accounts	569,843	528,619	639,431	618,962	431,440	7.80	211.91
Time deposits less brokered deposits < \$250K	1,055,607	1,233,391	1,097,366	1,288,126	1,597,031	-14.41	-3.20
MMDA and other savings accounts	7,371,380	6,469,279	7,133,397	6,059,183	5,069,324	13.94	90.87
Other non-interest-bearing deposits	0	0	0	0	0	0	0
Core deposits	13,703,086	12,366,649	13,588,318	11,651,319	9,649,565	10.81	104.07
Time deposits of \$250K or more	287,811	370,259	317,406	407,762	558,468	-22.27	-3.03
Foreign deposits	0	0	0	0	0	0	0
Federal funds purchased and repos	11,279	12,154	13,947	21,340	9,091	-7.20	13.30
Secured federal funds purchased	0	0	0	10,393	0	0	0
Commercial paper	0	0	0	0	0	0	0
Other borrowings w/remaining maturity of 1 year or less	100,408	89	417	100	480,004	112717.98	39586.96
Other borrowings w/remaining maturity over 1 year	0	152,036	0	152,067	152,334	-100.00	-100.00
Brokered deposits < \$250K	0	0	0	0	5,135	0	0
Noncore funding	399,498	534,538	331,770	581,269	1,205,032	-25.26	-25.24
Trading liabilities	0	0	0	0	0	0	0
Subordinated notes and debentures + trust preferred securities	435,008	315,536	470,792	323,012	224,170	37.86	136.89
Other liabilities	188,523	232,147	209,578	241,279	196,162	-18.79	133.35
Total liabilities	14,726,115	13,448,870	14,600,458	12,796,879	11,274,929	9.50	95.99
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0	0	0
Common stock	296,483	296,483	296,483	296,483	296,483	0.00	31.46
Common surplus	1,297,088	1,294,911	1,300,192	1,296,963	1,294,276	0.17	83.79
Retained earnings	762,690	661,117	741,648	615,773	617,355	15.36	115.77
Accumulated other comprehensive income	-104,569	20,139	-10,443	25,068	764	0	0
Other equity capital components	-114,050	-98,949	-118,027	-101,554	-83,189	0	0
Total holding company equity capital	2,137,642	2,173,701	2,209,853	2,132,733	2,125,689	-1.66	70.87
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0	0	0
Total equity capital, including minority interest	2,137,642	2,173,701	2,209,853	2,132,733	2,125,689	-1.66	70.87
Total liabilities and capital	16,863,757	15,622,571	16,810,311	14,929,612	13,400,618	7.94	92.41
Memoranda							
Non-interest-bearing deposits	4,706,256	4,135,360	4,718,124	3,685,048	2,551,770	13.81	197.94
Interest-bearing deposits	9,284,641	8,601,548	9,187,600	8,374,033	7,661,398	7.94	64.29
Total deposits	13,990,897	12,736,908	13,905,724	12,059,081	10,213,168	9.85	93.49
Long-term debt that reprices within 1 year	0	0	30,000	0	0	0	0
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,209,853	2,132,733	2,132,733	2,125,689	2,043,913	0	0
Accounting restatements	0	0	0	-35,099	0	0	0
Net income	33,547	57,908	175,892	83,651	167,596	0	0
Net sale of new perpetual preferred stock	0	0	0	0	0	0	0
Net sale of new common stock	-3,103	-2,052	3,228	2,687	5,365	0	0
Sale of treasury stock	3,976	2,605	4,843	6,204	4,000	0	0
Less: Purchase of treasury stock	0	0	21,315	24,569	62,944	0	0
Changes incident to business combinations	0	0	0	0	0	0	0
Less: Dividends declared	12,505	12,564	50,017	50,134	50,901	0	0
Change in other comprehensive income	-94,126	-4,929	-35,511	24,304	18,660	0	0
Changes in debit to ESOP liability	0	0	0	0	0	0	0
Other adjustments to equity capital	0	0	0	0	0	0	0
Holding company equity capital, ending balance	2,137,642	2,173,701	2,209,853	2,132,733	2,125,689	0	0

Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	52.90	37.11	80	55.64	36.10	89	52.54	36.25	82	57.13	36.22	90	61.61	37.78	92
Commercial and industrial loans	7.62	10.78	35	14.08	13.88	53	7.54	10.76	35	16.73	13.52	65	9.95	12.02	41
Loans to individuals	0.81	3.61	38	1.11	3.42	46	0.85	3.36	41	1.40	3.40	48	2.26	4.20	51
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans.....	0.04	0.17	58	0.05	0.19	52	0.05	0.18	55	0.06	0.19	58	0.09	0.24	61
Other loans and leases.....	1.44	4.19	25	0.74	4.29	14	1.33	4.47	24	0.71	4.63	13	0.78	5.01	9
Net loans and leases.....	61.83	59.31	55	70.52	60.99	80	61.33	58.67	58	74.85	61.58	86	74.29	63.77	76
Debt securities over 1 year.....	17.03	19.47	43	9.67	16.70	20	16.51	19.46	43	8.79	15.55	19	9.34	14.60	18
Mutual funds and equity securities	0	0.06	12	0	0.06	14	0	0.06	13	0	0.05	13	0	0.06	13
Subtotal	78.87	80.04	36	80.19	78.43	47	77.85	79.22	34	83.64	78.16	68	83.64	79.65	49
Interest-bearing bank balances	8.16	7.18	61	6.75	9.08	36	10.08	8.50	58	3.06	7.51	21	1.67	3.06	44
Federal funds sold and reverse repos	0	0.55	27	0	0.50	27	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	0.12	1.65	10	0.17	1.59	14	0.16	1.56	12	0.21	1.68	15	0.29	1.91	21
Trading assets	0	0.52	20	0	0.56	19	0	0.49	19	0	1.01	17	0	1.19	15
Total earning assets.....	87.15	91.28	7	87.11	91.48	7	88.09	91.77	9	86.91	91.05	9	85.59	89.53	11
Non-interest cash and due from depository institutions.....	1.37	0.96	80	1.32	1	78	1.09	0.82	74	1.18	1.07	55	1.43	1.14	74
Other real estate owned.....	0.01	0.01	68	0.04	0.02	80	0.02	0.01	73	0.04	0.02	77	0.06	0.03	79
All other assets.....	11.48	7.70	91	11.57	7.44	91	10.82	7.35	88	11.91	7.82	90	12.98	9.27	86
Memoranda															
Short-term investments	8.28	10.28	46	6.92	11.92	29	10.24	11.47	47	3.27	11.17	14	1.96	7.63	24
U.S. Treasury securities.....	0	1.80	9	0.02	0.98	37	0.02	1.47	27	0.05	0.84	46	0	1.03	29
US agency securities (excluding mortgage-backed securities)	0.21	0.79	44	0.04	0.73	28	0.07	0.82	34	0.05	0.63	30	0.08	0.54	42
Municipal securities	2.66	1.72	71	2.10	1.77	62	2.54	1.73	67	2.04	1.69	63	1.67	1.34	67
Mortgage-backed securities	14.08	14.04	57	7.49	12.38	27	13.89	14.14	52	6.61	11.75	24	7.70	11.44	29
Asset-backed securities	0	0.56	22	0	0.35	25	0	0.50	24	0.06	0.32	61	0.07	0.28	64
Other debt securities	0.21	0.55	48	0.18	0.46	49	0.15	0.53	45	0.19	0.42	51	0.10	0.39	51
Loans held-for-sale.....	1.66	0.40	91	3.21	0.46	96	2.70	0.55	91	2.80	0.52	95	2.38	0.39	95
Loans held for investment	61.16	59.15	53	68.42	61.15	73	59.61	58.06	53	73.23	61.72	82	72.31	63.50	73
Real estate loans secured by 1–4 family	17.61	11.67	80	19.58	11.69	85	18.04	11.46	78	19.95	11.91	87	22.45	13.29	84
Revolving	2.79	1.40	80	3.23	1.51	83	2.82	1.42	80	3.44	1.66	82	4.28	2.07	84
Closed-end, secured by first liens	14.70	9.94	78	16.18	9.76	84	15.10	9.67	79	16.32	9.81	83	17.88	10.69	81
Closed-end, secured by junior liens	0.12	0.17	52	0.17	0.21	54	0.12	0.17	51	0.19	0.22	57	0.29	0.28	62
Commercial real estate loans	34.96	23.42	76	35.65	22.27	85	34.16	22.69	78	36.72	22.22	86	38.54	22.23	88
Construction and land development	8.93	3.49	91	7.82	3.32	91	8.20	3.34	91	7.67	3.40	88	8.65	3.44	90
Multifamily.....	2.16	3.52	41	2.44	3.21	50	2.44	3.57	48	2.71	3.12	54	2.51	3.01	50
Nonfarm nonresidential	23.88	15.11	79	25.40	14.77	87	23.52	14.57	80	26.34	14.72	87	27.39	14.69	88
Real estate loans secured by farmland.....	0.33	0.33	68	0.41	0.33	70	0.34	0.30	66	0.46	0.33	71	0.61	0.36	76

Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	84.21	61.87	87	77.68	57.91	87	84.32	61.05	88	75.14	57.15	82	82.49	57.46	92
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	28.03	20.07	77	27.34	19.43	75	28.95	19.86	77	26.24	19.43	71	30.06	20.75	82
Real estate loans secured by 1–4 family.....	4.44	2.35	80	4.51	2.45	79	4.53	2.43	79	4.52	2.64	77	5.73	3.15	80
Revolving	23.59	17.49	74	22.83	16.76	75	24.42	17.24	76	21.72	16.59	71	24.33	17.39	75
Closed-end.....	55.66	38.39	79	49.77	35.36	79	54.82	37.86	81	48.30	34.63	75	51.61	33.52	84
Construction and land development.....	14.21	5.82	91	10.91	5.29	87	13.16	5.65	90	10.09	5.26	83	11.58	5.09	89
1–4 family.....	2.89	1.29	82	2.28	1.05	82	2.89	1.18	85	2.17	0.93	79	2.89	0.94	87
Other.....	11.32	4.49	94	8.63	4.21	89	10.28	4.40	94	7.92	4.19	86	8.69	4.02	90
Multifamily.....	3.43	5.66	38	3.40	5.08	41	3.91	5.78	42	3.57	4.96	43	3.36	4.69	44
Nonfarm nonresidential	38.01	25	77	35.46	23.47	81	37.75	24.56	77	34.64	22.93	81	36.68	22.15	84
Owner-occupied.....	14	8.44	80	14.13	7.93	85	14.38	8.29	82	14	7.68	85	15.55	7.72	87
Other.....	24.01	16.32	77	21.33	15.25	73	23.37	15.94	74	20.64	14.95	70	21.13	14.34	74
Real estate loans secured by farmland.....	0.52	0.59	67	0.57	0.56	67	0.54	0.54	66	0.60	0.54	69	0.81	0.55	74
Real estate loans to depository institutions and acceptances of other banks.....	0	0.03	34	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	12.13	18.81	25	19.66	23.16	41	12.10	18.86	28	22	22.17	54	13.33	19.53	30
Loans to individuals	1.29	6.52	36	1.54	6.02	41	1.37	6.24	38	1.85	6.13	44	3.02	7.13	48
Credit card loans	0	0.51	21	0	0.50	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans.....	0.07	0.31	55	0.08	0.33	49	0.08	0.34	54	0.08	0.32	55	0.12	0.37	58
Other loans and leases.....	2.30	8.03	22	1.04	8.05	14	2.14	8.75	23	0.94	9.09	12	1.04	9.85	10
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	576.02	395.39	84	591.92	382.51	90	576.98	391.81	84	598.64	381.27	90	627.92	391.26	89
Real estate loans secured by 1–4 family.....	191.75	125.02	81	208.30	124.29	84	198.13	126.06	81	209.04	125.03	85	228.85	138.18	81
Revolving	30.39	14.84	82	34.36	16.14	84	31.01	15.44	80	36.02	17.42	84	43.62	21.26	83
Closed-end.....	161.36	108.83	81	173.94	106.79	82	167.12	108.85	81	173.02	106.14	84	185.23	115.20	79
Commercial real estate loans	380.70	249.33	79	379.26	237.40	85	375.15	245.88	80	384.79	234.65	85	392.87	229.44	84
Construction and land development.....	97.22	36.95	94	83.16	35.26	91	90.07	35.95	93	80.40	35.62	88	88.12	34.95	91
1–4 family.....	19.80	8.02	84	17.39	6.84	85	19.75	7.42	86	17.31	6.34	85	21.99	6.61	88
Other.....	77.42	28.49	95	65.77	28.01	94	70.32	28.11	94	63.09	28.16	91	66.14	27.32	91
Multifamily.....	23.48	37.99	42	25.94	34.02	49	26.76	38.66	46	28.42	32.74	51	25.55	31.04	47
Nonfarm nonresidential	259.99	160.85	83	270.16	157.71	88	258.32	158.05	84	275.96	155.06	89	279.20	152.10	87
Owner-occupied.....	95.77	53.96	84	107.64	52.99	87	98.43	52.99	85	111.54	52.37	89	118.33	53.07	91
Other.....	164.22	105.37	80	162.53	102.29	82	159.89	102.54	79	164.42	100.54	81	160.87	97.41	75
Real estate loans secured by farmland.....	3.58	3.46	67	4.36	3.50	69	3.70	3.22	66	4.81	3.44	71	6.20	3.60	77
Real estate loans to depository institutions and acceptances of other banks.....	0	0.18	34	0	0.18	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	82.95	113.45	38	149.78	145.22	55	82.80	114.45	40	175.28	139.91	68	101.46	122.02	43
Loans to individuals	8.85	36.67	38	11.77	35.91	44	9.36	34.55	40	14.71	37.47	50	23	43.51	50
Credit card loans	0	2.64	22	0	2.59	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans.....	0.48	1.66	58	0.58	1.94	53	0.52	1.86	56	0.66	1.88	60	0.90	2.18	62
Other loans and leases.....	15.71	47.86	26	7.92	47.52	15	14.64	51.06	24	7.45	49.54	12	7.92	52.44	11
Supplemental															
Non-owner occupied CRE loans / Gross loans	41.66	30.57	72	35.65	27.81	67	40.44	30.07	70	34.30	27.32	66	36.07	26.45	72
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	284.93	198.65	78	271.62	185.94	81	276.71	195.33	77	273.24	183.76	81	274.54	178.57	79
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	380.70	256.17	79	379.26	243.39	85	375.15	252.85	79	384.79	240.85	85	392.87	236.10	84

Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	8.28	10.28	46	6.92	11.92	29	10.24	11.47	47	3.27	11.17	14	1.96	7.63	24
Liquid assets	23.82	28.10	40	15.62	27.16	19	25.15	29.03	41	10.95	26.22	9	10.89	22.44	17
Investment securities	17.15	21.67	37	9.83	18.78	14	16.67	21.63	35	9	17.85	15	9.63	16.99	16
Net loans and leases	61.83	59.31	55	70.52	60.99	80	61.33	58.67	58	74.85	61.58	86	74.29	63.77	76
Net loans, leases and standby letters of credit	62.37	60.12	54	71.11	61.79	79	61.87	59.49	58	75.46	62.48	86	75	64.84	78
Core deposits	81.26	76.85	55	79.16	73.69	62	80.83	75.71	63	78.04	70.67	66	72.01	63.09	65
Noncore funding	2.37	9.46	10	3.42	11.95	12	1.97	10.30	6	3.89	14.13	11	8.99	19.36	23
Time deposits of \$250K or more	1.71	1.46	68	2.37	1.96	64	1.89	1.58	67	2.73	2.11	68	4.17	2.94	72
Foreign deposits	0	0.32	39	0	0.34	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	0.07	1.11	31	0.08	1.22	29	0.08	1.23	29	0.14	1.47	28	0.07	1.94	21
Secured federal funds purchased	0	0	50	0	0	48	0	0	49	0.07	0	96	0	0	49
Net federal funds purchased (sold)	0.07	0.44	45	0.08	0.60	44	0.08	0.54	44	0.14	0.54	45	0.07	0.48	38
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0.60	1.03	53	0	1.11	24	0	1	28	0	1.24	17	3.58	3.01	61
Earning assets that reprice within 1 year	47.01	36.68	77	48.70	38.67	78	50.57	37.37	83	45.91	39.38	66	38.69	39.29	45
Interest-bearing liabilities that reprice within 1 year	6.01	6.16	65	7.68	7.73	65	6.50	6.39	69	8.25	8.20	65	10.50	10.19	66
Long-term debt that reprices within 1 year	0	0.22	32	0	0.28	30	0.18	0.26	72	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	40.99	29.01	77	41.02	29.49	74	43.89	29.65	83	37.66	29.11	68	28.19	26.63	53
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-7.50	-1.97	30	-4.36	-0.51	41	-10.62	-2.33	24	0.75	3.20	46	8.40	14.45	31
Net short-term noncore funding dependence	-7.95	-6.65	39	-6.33	-6.88	49	-11.05	-7.71	35	-1.31	-4.76	60	5.25	3.38	51
Short-term investment / Short-term noncore funding	410.78	265.83	74	376.93	246.74	79	626.09	273.46	84	150.31	184.19	53	30.82	77.77	40
Liquid assets - short-term noncore funding / Nonliquid assets	28.62	35.38	44	16.34	30.67	29	31.42	36.68	47	9.85	28.18	23	5.08	16.97	30
Net loans and leases / Total deposits	74.53	73.06	55	86.50	76.22	76	74.14	72.79	54	92.67	79.43	83	97.48	90.31	73
Net loans and leases / Core deposits	76.10	78.05	50	89.09	83.77	66	75.88	78.25	51	95.91	88.34	72	103.17	103.93	57
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-2.65	-3.53	50		0.62		-0.06	0.12	39		1.57			0.72	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-10.51	-8.82	35	1.48	1.31	57	-1.05	-0.25	27	3.17	4.31	43	1.09	1.36	48
Structured notes appreciation (depreciation) / Tier 1 capital		-0.15			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	16.84	20.27	46	0	12.84	14	14.86	14.28	61	0	11.38	15	0	12.67	14
Available-for-sale securities	83.16	77.97	54	100	85.49	95	85.14	83.77	40	100	87.23	96	100	85.40	95
U.S. Treasury securities	0	8.39	9	0.20	5.10	38	0.11	6.70	27	0.53	4.72	48	0.04	6.15	29
US agency securities (excluding mortgage-backed securities)	1.22	3.73	45	0.39	4.35	29	0.42	4.12	35	0.55	4.01	34	0.85	3.49	44
Municipal securities	15.49	7.89	74	21.41	9.71	78	15.23	8.22	74	22.72	9.83	78	17.29	7.75	80
Mortgage-backed securities	82.06	65.55	73	76.15	66.67	63	83.33	66.54	74	73.43	66.64	58	79.98	67.43	65
Asset-backed securities	0	2.78	22	0	1.97	25	0	2.50	24	0.67	1.91	63	0.77	1.66	66
Other debt securities	1.23	3.16	47	1.86	3.05	55	0.91	3.08	44	2.11	3.01	57	1.06	2.94	52
Mutual funds and equity securities	0	0.30	12	0	0.36	14	0	0.29	13	0	0.35	13	0	0.40	13
Debt securities 1 year or less	0.70	8.63	9	1.68	9.29	17	0.94	7.78	12	2.32	10.55	18	3	11.86	21
Debt securities 1 to 5 years	4.94	18.50	17	7.21	16.09	35	4.83	18.25	19	9.64	17.03	41	8.48	17.94	40
Debt securities over 5 years	94.35	70.45	94	91.11	72.48	82	94.23	71.11	93	88.04	69.86	74	88.52	66.02	77
Pledged securities	24.30	29.79	45	41.22	33.48	63	22.45	32.26	39	45.75	35.67	64	34.45	30.57	57
Structured notes, fair value	0	0.08	41	0	0.05	42	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	29.26	-1.29	78	142.62	156.41	56	252.76	27.98	97	85.85	183.32	37	-40.03	26.69	5
Investment securities	88.31	28.40	91	13.02	31.91	32	108.60	31.36	93	4.09	23.62	23	3.18	11.75	38
Core deposits	10.81	14.47	49	25.20	29.18	41	16.62	16.94	61	20.74	26.88	32	1.85	11.23	16
Noncore funding	-25.26	-10.65	28	-64.13	-25.09	5	-42.92	-14.79	17	-51.76	-12.18	6	14.93	6.59	67

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			3,104,941	2,749,988	2,235,042
Commit: Secured commercial real estate loans	1,249,153	1,163,062	1,212,618	1,070,498	875,926
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	89,723	92,525	89,830	90,597	94,824
Standby letters of credit	0	0	0	0	0
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	56,853	29,468	56,943	29,558	2,960
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	15,000	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	56,853	29,468	56,943	44,558	2,960
Derivative Contracts					
Interest rate futures and forward contracts	471,000	907,000	600,000	716,000	414,000
Written options contracts (interest rate)	344,814	747,175	396,045	691,666	325,002
Purchased options contracts (interest rate)	10,232	38,942	21,385	39,131	39,842
Interest rate swaps	595,966	689,811	546,365	666,770	382,235
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						18.47	22.78	42	18.42	22.01	45	16.68	23.52	30	
Standby letters of credit	0.53	0.64	57	0.59	0.67	59	0.53	0.65	54	0.61	0.71	59	0.71	0.84	55
Commercial and similar letters of credit	0	0.02	21	0	0.02	20	0	0.02	20	0	0.02	20	0	0.02	17
Securities lent	0	0.08	42	0	0.11	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0.34	0.26	71	0.19	0.28	64	0.34	0.24	71	0.20	0.35	65	0.02	0.42	57
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.18	29	0	0.18	29	0.10	0.30	66	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.17	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.34	0.17	82	0.19	0.16	79	0.34	0.13	83	0.30	0.30	80	0.02	0.45	72
Derivative contracts	8.43	45.51	31	15.25	42.67	44	9.30	46.30	34	14.16	48.62	36	8.66	68.47	25
Interest rate contracts	8.43	33.09	34	15.25	30.32	48	9.30	32.46	36	14.16	34.36	39	8.66	47.31	26
Interest rate futures and forward contracts	2.79	4.02	77	5.81	4.59	83	3.57	3.25	81	4.80	6.21	79	3.09	10.67	76
Written options contracts (interest rate)	2.04	1.59	79	4.78	2	86	2.36	1.41	83	4.63	2.18	86	2.43	2.47	77
Purchased options contracts (interest rate)	0.06	1.35	49	0.25	1.45	59	0.13	1.31	55	0.26	1.46	58	0.30	2.65	57
Interest rate swaps	3.53	19.54	25	4.42	20.33	25	3.25	20.49	22	4.47	20.83	23	2.85	28.86	16
Foreign exchange contracts	0	6.48	26	0	6.19	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	3.96	27	0	3.83	26	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.05	41	0	0.03	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	41	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.74	39	0	0.71	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.07	35	0	0.80	33	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.06	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.36	38	0	0.27	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.26	39	0	0.18	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	38	0	0.27	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							28.84	44.98	29	25.11	42.82	32	23.46	45.53	24

Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	1,422,012	2,382,928	1,563,795	2,113,567	1,161,079
Interest rate contracts	1,422,012	2,382,928	1,563,795	2,113,567	1,161,079
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	471,000	907,000	600,000	716,000	414,000
Written options	344,814	747,175	396,045	691,666	325,002
Exchange-traded	0	0	0	0	0
Over-the-counter	344,814	747,175	396,045	691,666	325,002
Purchased options	10,232	38,942	21,385	39,131	39,842
Exchange-traded	0	0	0	0	0
Over-the-counter	10,232	38,942	21,385	39,131	39,842
Swaps	595,966	689,811	546,365	666,770	382,235
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	1,422,012	2,382,928	1,563,795	2,113,567	1,161,079
Interest rate contracts	1,422,012	2,382,928	1,563,795	2,113,567	1,161,079
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,120,904	1,694,690	1,281,637	1,511,017	841,997
One year or less	476,775	1,038,623	670,687	802,310	424,128
Over 1 year to 5 years	322,118	284,980	303,044	337,102	346,613
Over 5 years	322,011	371,087	307,906	371,605	71,256
Gross negative fair value (absolute value)	18,923	18,985	13,803	21,107	10,000
Gross positive fair value	29,396	49,227	17,698	33,574	8,498
Held for trading	0	0	0	0	0
Non-traded	29,396	49,227	17,698	33,574	8,498
Current credit exposure on risk-based capital derivative contracts	16,923	28,131	10,005	9,728	1,848
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	100	93.91	75	100	94.52	76	100	94.17	75	100	94.10	77	100	93.44	80
Foreign exchange contracts	0	3.18	25	0	3.16	25	0	3.47	25	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts	0	1.19	34	0	1.04	33	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards	33.12	10.22	84	38.06	12.82	84	38.37	11.16	86	33.88	14.05	78	35.66	13.49	82
Written options	24.25	6.03	90	31.36	8.11	91	25.33	6.28	89	32.73	8.18	90	27.99	5.91	93
Exchange-traded	0	0.13	42	0	0.10	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	24.25	5.74	90	31.36	7.80	91	25.33	5.96	89	32.73	7.73	90	27.99	5.10	93
Purchased options	0.72	3.59	48	1.63	3.58	58	1.37	3.27	57	1.85	3.42	57	3.43	4.42	62
Exchange-traded	0	0.13	42	0	0.11	42	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	0.72	3.11	50	1.63	3.15	61	1.37	2.87	60	1.85	2.86	60	3.43	3.35	64
Swaps	41.91	74.58	18	28.95	69.64	14	34.94	74.26	16	31.55	68.76	16	32.92	69.75	14
Held for trading	0	38.74	22	0	42.14	20	0	40.42	21	0	43.53	19	0	44.16	18
Interest rate contracts	0	32.48	22	0	36.29	20	0	34.15	21	0	36.62	19	0	37.24	18
Foreign exchange contracts	0	1.60	34	0	1.47	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.58	40	0	0.51	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	100	61.26	77	100	57.86	79	100	59.58	78	100	56.47	80	100	55.84	81
Interest rate contracts	100	57.41	85	100	54.11	87	100	56.71	85	100	53.82	87	100	52.22	88
Foreign exchange contracts	0	0.37	32	0	0.45	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.11	38	0	0.12	37	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	78.83	92.63	15	71.12	90.92	15	81.96	92.53	19	71.49	91.48	16	72.52	93.86	13
One year or less	33.53	27.97	65	43.59	26.80	74	42.89	27.56	72	37.96	32.05	67	36.53	32.17	62
Over 1 year to 5 years	22.65	26.35	45	11.96	28.69	25	19.38	27.01	37	15.95	27.06	33	29.85	30.45	52
Over 5 years	22.64	29.53	45	15.57	30.03	34	19.69	29.89	39	17.58	29.56	39	6.14	28.09	20
Gross negative fair value (absolute value)	1.33	1.21	62	0.80	1.21	37	0.88	0.98	46	1	1.55	44	0.86	0.83	54
Gross positive fair value	2.07	1.52	72	2.07	1.70	66	1.13	1.34	41	1.59	2.23	35	0.73	1.19	30
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.06	38	0.01	0.05	39	0.01	0.04	39	0.02	0.07	37	0.01	0.06	36
Gross positive fair value (X)	0.02	0.06	49	0.04	0.07	47	0.01	0.05	30	0.03	0.09	31	0.01	0.07	26
Held for trading (X)	0	0.04	23	0	0.05	21	0	0.04	22	0	0.07	19	0	0.06	18
Non-traded (X)	0.02	0.01	75	0.04	0.01	81	0.01	0.01	70	0.03	0.02	76	0.01	0.01	66
Current credit exposure (X)	0.01	0.04	48	0.02	0.05	40	0.01	0.04	32	0.01	0.06	26	0	0.05	17
Credit losses on derivative contracts	0	0	47	0	0	47	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.14	0.47	44	0.25	0.61	37	0.09	0.46	27	0.09	0.85	26	0.02	0.73	16

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019						
Change: Allowance for Loan and Lease Losses excluding ATTR															
Beginning balance		164,171		176,144		176,144		52,162		49,026					
Gross losses		3,057		5,370		18,874		16,105		13,478					
Write-downs, transfers to loans held-for-sale		0		0		0		0		0					
Recoveries		2,206		2,332		8,601		12,252		9,564					
Net losses		851		3,038		10,273		3,853		3,914					
Provision for loan and lease losses		1,500		0		-1,700		85,350		7,050					
Adjustments		1,648		0		0		42,485		0					
Ending balance		166,468		173,106		164,171		176,144		52,162					
Memo: Allocated transfer risk reserve (ATTR).....		0		0		0		0		0					
Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct			
Provision for loan and lease losses / Average assets	0.04	0.04	61	0	-0.11	64	-0.01	-0.09	67	0.59	0.51	62	0.05	0.15	24
Provision for loan and lease losses / Average loans and leases.....	0.06	0.06	59	0	-0.20	64	-0.02	-0.16	69	0.78	0.82	51	0.07	0.24	24
Provision for loan and lease losses / Net loan and lease losses.....	176.26	49.50	71	0	-168.35	57	-16.55	-105.48	61	2,215.16	487.86	94	180.12	130.58	81
Allowance for loan and lease losses / Total loans and leases not held for sale.	1.61	1.20	85	1.62	1.49	67	1.64	1.23	82	1.61	1.58	61	0.54	0.83	23
Allowance for loan and lease losses / Total loans and leases.....	1.57	1.17	82	1.55	1.47	65	1.57	1.20	81	1.55	1.55	55	0.52	0.81	23
Allowance for loan and lease losses / Net loans and leases losses (X)	48.90	38.27	74	14.25	18.09	63	15.98	21.39	58	45.72	11.58	91	13.33	8.03	80
Allowance for loan and lease losses / Nonaccrual assets	320.16	355.27	55	322.11	291.29	68	332.57	364.13	63	342.56	299.17	67	182.72	218.72	60
ALLL / 90+ days past due + nonaccrual loans and leases.....	318.65	284.19	68	308.54	246.27	70	323.14	287.08	69	317.55	244.34	71	143.61	151.73	58
Gross loan and lease losses / Average loans and leases	0.12	0.17	52	0.19	0.24	52	0.18	0.19	55	0.15	0.34	32	0.14	0.28	34
Recoveries / Average loans and leases	0.08	0.07	69	0.08	0.08	65	0.08	0.08	55	0.11	0.07	75	0.10	0.08	69
Net losses / Average loans and leases	0.03	0.09	45	0.11	0.16	47	0.10	0.11	54	0.04	0.27	11	0.04	0.21	19
Write-downs, transfers to loans held-for-sale / Average loans and leases.....	0	0	46	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	11.69	10.98	59	14.48	7.39	87	53.41	34.67	76	90.90	33.98	93	148.79	36.22	92
Earnings coverage of net loan and lease losses (X).....	50.51	38.54	69	24.61	25.70	66	21.53	39.72	54	49.01	22.91	86	56.91	24.40	88
Net Loan and Lease Losses By Type	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct			
Real estate loans	-0.01	-0.01	45	-0.01	0.03	27	0.05	0.02	78	0.01	0.04	39	0.02	0.01	66
Real estate loans secured by 1–4 family.....	0.01	-0.02	87	-0.02	-0.01	34	-0.01	-0.02	49	0.03	0.01	74	0.04	0.01	77
Revolving	0.02	-0.08	89	-0.07	-0.03	23	-0.02	-0.07	51	-0.02	0.01	34	0.02	0.02	61
Closed-end.....	0.01	-0.02	84	-0.01	-0.01	44	-0.01	-0.01	46	0.04	0	82	0.04	0	87
Commercial real estate loans	-0.02	0	18	-0.01	0.05	21	0.08	0.04	76	0.01	0.07	30	0.01	0.01	64
Construction and land development.....	-0.03	-0.02	24	0.01	0	81	0	0	39	0.02	0	76	-0.03	-0.01	26
1–4 family.....	0	0	58	0.01	0	94	0	0	88	0.06	0	95	0	0	22
Other	-0.03	-0.01	19	0	0	79	-0.01	0	30	-0.04	0	12	-0.02	-0.01	24
Multifamily.....	0	0	17	0	0	17	0	0.01	25	0	0	27	0	0	28
Nonfarm nonresidential	-0.01	0.01	18	-0.01	0.07	13	0.12	0.05	80	0	0.11	21	0.02	0.02	66
Owner-occupied.....	-0.01	0	10	-0.02	0.01	7	0	0.01	19	0.03	0.02	76	0.01	0.01	78
Other.....	0	0	54	0	0.06	56	0.12	0.04	84	-0.03	0.08	1	0.01	0.01	66
Real estate loans secured by farmland.....	0	0	57	0	0	57	0	0	54	0.02	0.02	76	0	0.01	48
Commercial and industrial loans	0.30	0.11	81	0.58	0.20	84	0.44	0.17	86	0.09	0.47	20	0.09	0.37	19
Loans to individuals	0.16	0.70	17	0.16	1.06	9	0.24	0.71	25	0.10	1.13	7	0.24	1.17	14
Credit card loans				1.88			2.41			1.84			2.92		3.11
Agricultural loans.....	0	0	54	0	0.02	50	0	0.02	48	0	0.19	35	0	0.08	37
Loans to foreign governments and institutions				0			0			0			0		
Other loans and leases.....	-0.01	0.16	9	-0.04	0.09	9	-0.02	0.10	11	0.15	0.15	65	0.26	0.15	76

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases.....		30,617		21,801		27,604		26,286		37,668
90+ days past due loans and leases		247		2,364		1,441		4,050		7,775
Nonaccrual loans and leases.....		51,995		53,741		49,364		51,420		28,547
Total past due and nonaccrual loans and leases.....		82,859		77,906		78,409		81,756		73,990
Restructured 30–89 days past due		0		0		0		0		0
Restructured 90+ days past due		0		0		36		250		270
Restructured nonaccrual		25,211		25,106		25,702		18,576		4,726
Total restructured loans and leases		25,211		25,106		25,738		18,826		4,996
30–89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale		0		0		0		0		0
Nonaccrual loans held for sale		0		0		0		0		0
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0
Restructured loans and leases in compliance		25,320		20,370		20,259		20,448		11,954
Other real estate owned.....		2,062		5,971		2,540		5,972		8,010
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual.....		0		0		0		0		0
Total other assets past due and nonaccrual.....		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases.....	0.29	0.32	54	0.19	0.33	38	0.26	0.32	51	0.23
90+ days past due loans and leases	0	0.10	28	0.02	0.11	44	0.01	0.10	40	0.04
Nonaccrual loans and leases.....	0.49	0.44	60	0.48	0.65	41	0.47	0.46	55	0.45
90+ days past due and nonaccrual loans and leases.....	0.49	0.59	48	0.50	0.82	35	0.49	0.62	43	0.49
30–89 days past due restructured.....	0	0.01	17	0	0.01	20	0	0.01	21	0
90+ days past due restructured	0	0	31	0	0	30	0	0	66	0
Nonaccrual restructured.....	0.24	0.10	85	0.22	0.13	78	0.25	0.10	85	0.16
30–89 days past due loans held for sale	0	0	39	0	0	41	0	0	40	0
90+ days past due loans held for sale.....	0	0	42	0	0	42	0	0	41	0
Nonaccrual loans held for sale	0	0	40	0	0	39	0	0	40	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.29	0.32	54	0.19	0.33	38	0.26	0.32	51	0.23
90+ days past due assets	0	0.10	26	0.02	0.11	44	0.01	0.10	38	0.04
Nonaccrual assets	0.49	0.45	60	0.48	0.66	41	0.47	0.47	54	0.45
30+ days past due and nonaccrual assets	0.78	0.94	51	0.70	1.18	30	0.75	0.97	45	0.72
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.31	0.35	56	0.36	0.50	41	0.30	0.36	49	0.37
90+ days past due and nonaccrual assets + other real estate owned	0.32	0.36	54	0.40	0.53	41	0.32	0.37	51	0.41
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.47	0.41	66	0.51	0.58	47	0.43	0.41	62	0.52
Allowance for loan and lease losses	47.68	62.77	42	46.26	69.27	35	43.98	62.64	38	44.33
Equity capital + allowance for loan and lease losses	3.45	3.67	51	3.41	5.03	30	3.04	3.60	45	3.38
Tier 1 capital + allowance for loan and lease losses.....	4.99	4.23	66	5.25	5.96	48	4.55	4.30	60	5.27
Loans and leases + other real estate owned	0.75	0.69	62	0.72	0.97	38	0.69	0.71	57	0.69

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due.....	0.30	0.26	62	0.21	0.31	41	0.25	0.26	54	0.25	0.39	39	0.37	0.38	60
	90+ days past due	0	0.13	40	0.02	0.13	47	0.01	0.12	53	0.04	0.16	57	0.07	0.16	59
	Nonaccrual.....	0.43	0.51	53	0.43	0.76	31	0.41	0.52	46	0.41	0.76	27	0.26	0.46	30
Commercial and industrial	30–89 days past due.....	0.14	0.26	41	0.04	0.22	18	0.27	0.24	65	0.08	0.23	21	0.19	0.31	41
	90+ days past due	0	0.03	48	0.03	0.02	75	0.01	0.04	46	0.01	0.03	57	0.11	0.05	79
	Nonaccrual.....	1.02	0.53	82	0.70	0.69	61	1.03	0.57	82	0.65	0.75	48	0.52	0.83	37
Individuals	30–89 days past due.....	1.30	0.67	85	1.41	0.53	90	1.27	0.63	83	1.39	0.83	82	1.56	0.83	84
	90+ days past due	0	0.08	21	0.08	0.11	61	0.01	0.09	51	0.11	0.14	60	0.12	0.17	61
	Nonaccrual.....	0.26	0.16	76	0.30	0.22	70	0.35	0.17	80	0.21	0.28	55	0.09	0.17	47
Depository institution loans	30–89 days past due.....		0			0.01			0.01			0			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual.....		0.01			0			0			0			0	
Agricultural	30–89 days past due.....	0	0.16	31	0	0.17	31	0	0.07	30	0	0.17	28	0	0.24	26
	90+ days past due	0	0	42	0	0	44	0	0	42	0	0	44	0	0	42
	Nonaccrual.....	0	0.71	26	0	0.44	25	0	0.70	27	0	0.49	24	0	0.67	22
Foreign governments	30–89 days past due.....		0			0.03			0.50			0			0.07	
	90+ days past due		0			0			0			0			0	
	Nonaccrual.....		0.23			0.04			0.15			0.09			0.03	
Other loans and leases	30–89 days past due.....	0.01	0.13	39	0	0.13	16	0.02	0.12	50	0.05	0.18	49	0	0.20	14
	90+ days past due	0.01	0.01	80	0	0.01	34	0.01	0.01	83	0	0.01	33	0	0.01	30
	Nonaccrual.....	0.01	0.08	54	0	0.15	19	0	0.09	48	0.05	0.15	53	0.22	0.13	76

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
		Memoranda														
1–4 family	30–89 days past due	0.70	0.44	78	0.41	0.47	54	0.59	0.46	71	0.56	0.65	56	0.78	0.67	68
	90+ days past due	0	0.25	48	0.04	0.28	54	0.03	0.24	54	0.08	0.33	60	0.16	0.31	70
	Nonaccrual	0.78	0.68	68	0.61	0.88	38	0.72	0.71	61	0.59	0.89	38	0.46	0.73	38
Revolving	30–89 days past due	0.48	0.27	79	0.28	0.31	49	0.34	0.28	62	0.28	0.48	36	0.39	0.45	44
	90+ days past due	0.01	0.03	71	0.03	0.03	74	0	0.02	35	0.08	0.03	81	0.12	0.05	80
	Nonaccrual	0.47	1.02	43	0.45	1.31	31	0.36	1.18	33	0.36	1.13	27	0.29	1	23
Closed-end	30–89 days past due	0.75	0.46	77	0.43	0.48	54	0.64	0.49	73	0.61	0.65	58	0.87	0.70	70
	90+ days past due	0	0.28	47	0.04	0.31	54	0.03	0.26	54	0.08	0.38	61	0.17	0.35	68
	Nonaccrual	0.84	0.66	73	0.65	0.85	45	0.79	0.67	69	0.64	0.87	48	0.50	0.70	43
Junior lien	30–89 days past due	0.01	0.01	44	0.01	0.01	58	0.01	0.01	62	0.02	0.02	64	0.03	0.02	70
	90+ days past due	0	0	36	0	0	35	0	0	80	0	0	68	0.01	0	85
	Nonaccrual	0.02	0.03	60	0.03	0.05	48	0.03	0.03	57	0.04	0.04	54	0.06	0.04	71
Commercial real estate	30–89 days past due	0.10	0.16	51	0.11	0.22	41	0.08	0.15	48	0.09	0.26	36	0.14	0.18	49
	90+ days past due	0	0.01	63	0.01	0.02	68	0.01	0.01	72	0.02	0.02	72	0.02	0.03	67
	Nonaccrual	0.26	0.37	47	0.34	0.62	33	0.24	0.38	44	0.31	0.62	29	0.14	0.23	39
Construction and development	30–89 days past due	0.16	0.19	64	0.03	0.22	34	0.14	0.17	69	0.04	0.28	35	0.15	0.28	53
	90+ days past due	0	0	84	0	0.01	35	0	0.01	38	0.01	0.01	79	0.04	0.02	81
	Nonaccrual	0.06	0.17	51	0.05	0.50	34	0.05	0.20	47	0.11	0.41	49	0.09	0.20	50
1–4 family	30–89 days past due	0.12	0.03	88	0	0.03	30	0.08	0.02	85	0	0.03	28	0.10	0.06	76
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.02	32	0	0.02	29	0	0.01	32	0.04	0.03	77	0	0.02	30
Other	30–89 days past due	0.04	0.14	61	0.03	0.16	42	0.07	0.13	70	0.04	0.22	44	0.05	0.20	51
	90+ days past due	0	0	87	0	0	38	0	0	41	0.01	0	87	0.04	0.01	86
	Nonaccrual	0.06	0.14	61	0.05	0.43	43	0.05	0.16	58	0.07	0.35	48	0.09	0.17	57
Multifamily	30–89 days past due	0.04	0.06	68	0	0.08	27	0.03	0.07	66	0	0.09	22	0	0.08	19
	90+ days past due	0	0	46	0	0	45	0	0	46	0	0	45	0	0	41
	Nonaccrual	0.05	0.12	65	0	0.13	19	0	0.17	21	0	0.11	20	0	0.05	21
Nonfarm non-residential	30–89 days past due	0.08	0.13	49	0.14	0.20	48	0.06	0.13	50	0.11	0.23	48	0.15	0.14	56
	90+ days past due	0	0.01	34	0.02	0.02	72	0.01	0.01	81	0.02	0.02	75	0.02	0.03	64
	Nonaccrual	0.35	0.45	48	0.46	0.78	40	0.33	0.45	51	0.39	0.80	35	0.17	0.28	37
Owner Occupied	30–89 days past due	0.07	0.04	70	0.05	0.06	57	0.06	0.04	70	0.08	0.07	64	0.12	0.07	74
	90+ days past due	0	0	38	0.02	0	86	0.01	0	84	0.02	0	86	0	0.01	63
	Nonaccrual	0.14	0.17	45	0.11	0.32	21	0.12	0.17	44	0.14	0.27	30	0.12	0.16	49
Other	30–89 days past due	0.01	0.08	41	0.09	0.12	54	0	0.08	33	0.03	0.14	42	0.03	0.07	40
	90+ days past due	0	0.01	39	0	0.01	34	0	0	78	0	0.01	74	0.02	0.01	79
	Nonaccrual	0.21	0.24	58	0.35	0.40	56	0.21	0.23	61	0.26	0.44	45	0.05	0.10	46
Farmland	30–89 days past due	0.39	0.17	83	0.07	0.13	65	0.01	0.10	63	0	0.11	30	0.01	0.23	51
	90+ days past due	0	0	45	0	0.01	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0.23	0.67	54	0.21	1.14	47	0.23	0.69	53	0.26	1.13	47	0	0.84	19
Credit card	30–89 days past due		0.87			0.75			0.81			0.95			1.19	
	90+ days past due		0.45			0.56			0.45			0.63			0.78	
	Nonaccrual		0.12			0.10			0.10			0.05			0.11	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	1,479,522	1,492,445	1,478,648	1,491,892	1,507,571										
Retained earnings	804,643	718,940	797,210	673,785	617,355										
Accumulated other comprehensive income (AOCI)	-104,569	20,139	-10,443	25,068	764										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	2,179,596	2,231,524	2,265,415	2,190,745	2,125,690										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	967,824	965,417	961,563	966,284	968,098										
Accumulated other comprehensive income-related adjustments	-104,571	20,137	-10,443	25,067	764										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,316,343	1,245,970	1,314,295	1,199,394	1,156,828										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,316,343	1,245,970	1,314,295	1,199,394	1,156,828										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	107,926	107,348	107,782	107,203	106,624										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	107,926	107,348	107,782	107,203	106,624										
Less: Additional tier 1 capital deductions	0	0	0	0	864										
Additional tier 1 capital	107,926	107,348	107,782	107,203	105,760										
Tier 1 Capital															
Tier 2 Capital															
Tier 2 capital instruments and related surplus	335,244	212,191	358,831	212,106	113,617										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	133,117	136,159	116,259	134,991	56,744										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity					0										
Tier 2 capital before deductions	468,361	348,350	475,090	347,097	170,361										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	468,361	348,350	475,090	347,097	170,361										
Exited advanced approach tier 2 capital															
Total capital	1,892,630	1,701,668	1,897,167	1,653,694	1,432,949										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	16,790,502	15,226,833	16,507,337	14,917,865	13,142,319										
Less: Deductions from common equity tier 1 capital	967,823	965,417	961,563	966,284	968,962										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	15,822,679	14,261,416	15,545,774	13,951,581	12,173,357										
Total risk-weighted assets	12,208,763	11,274,211	11,753,000	10,970,549	10,401,633										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	10.78	12.18	30	11.05	12.54	29	11.18	12.37	32	10.93	12.35	31	11.12	12.11	33
Common equity tier 1 capital, column B	0	0.26	46	0	0.28	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	11.67	12.88	32	12	13.31	28	12.10	13.11	36	11.91	13.08	33	12.14	12.78	42
Tier 1 capital, column B	0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	15.50	14.72	69	15.09	15.37	52	16.14	14.91	74	15.07	15.23	53	13.78	14.36	50
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	9	9.06	51	9.49	9.15	63	9.15	8.98	61	9.37	9.13	59	10.37	9.76	69
Supplementary leverage ratio, advanced approaches HCs		6.62			7.94			6.71			8.72			7.41	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets			0			0			0			0				0		
Total property and casualty assets			0			0			0			0				0		
Reinsurance recoverables (P/C)																		
Total life and health assets			0			0			0			0				0		
Reinsurance recoverables (L/H)																		
Separate account assets (L/H)			0			0			0			0				0		
Total insurance underwriting equity			0			0			0			0				0		
Total property and casualty equity			0			0			0			0				0		
Total life and health equity			0			0			0			0				0		
Total insurance underwriting net income			0			0			0			0				0		
Total property and casualty			0			0			0			0				0		
Total life and health			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0		
Unearned premiums (P/C)			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0		
Separate account liabilities (L/H)			0			0			0			0				0		
Insurance activities revenue			3,088			3,243			10,904			9,924				9,747	-4.78	21.24
Other insurance activities income			3,088			3,243			10,904			9,924				9,747	-4.78	21.24
Insurance and reinsurance underwriting income			0			0			0			0				0		
Premiums			0			0			0			0				0		
Credit related insurance underwriting			0			0			0			0				0		
Other insurance underwriting			0			0			0			0				0		
Insurance benefits, losses, expenses			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries			0			0			0			0				0		
Life insurance assets			369,345			233,508			287,359			230,609				225,942	58.17	140.92

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	50.48			54.39			53.11			53.67			51.47					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	49.52			45.61			46.89			46.33			48.53					
Separate account assets (L/H) / Total life assets	11.64			12.21			13.40			11.24			7.26					
Insurance activities revenue / Adjusted operating income	2.24	0.38	90	1.68	0.38	85	1.66	0.36	88	1.47	0.41	83	1.62	0.47	85			
Premium income / Insurance activities revenue	0	3.33	42	0	2.23	43	0	2.76	42	0	2.84	40	0	7.32	37			
Credit related premium income / Total premium income	37.50			33.33			32.99			38.23			34.91					
Other premium income / Total premium income	62.50			66.67			67.01			61.77			65.09					
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.02	45	0	0.02	44	0	0.03	44	0	0.08	39			
Insurance net income (P/C) / Equity (P/C)	25.60			22.15			23.22			15.59			19.86					
Insurance net income (L/H) / Equity (L/H)	150.40			3.56			4.49			3.62			5.13					
Insurance benefits, losses, expenses / Insurance premiums	2,703.20			1,367.96			927.51			447.82			233.61					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.07			0.07			0.15					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0.15					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	23.22	12.22	91	15.30	11	65	18.12	12	74	15.55	11.03	65	17.19	11.51	73			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.50	37	0	0.46	37	0	0.75	37	0	1.39	34			

Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans		0.70			0.69		0	0.66	33		0.87			1.25	
Cost: Interest-bearing deposits.....		0.14			0.13			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.72			0.37			0.20			5.18			27.03	
Commercial and industrial loans		1.62			1.94			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....		10.28			-6.17			6.83			-2.40			22.48	
Total selected assets.....		17.19			-2.56			9.48			2.04			12.40	
Deposits		-5.48			2.95			0.73			3.46			10.36	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		2,075,842	1,810,958	2,030,082	1,767,498	1,254,957	14.63	363.53
1–4 family residential loans		2,075,842	1,810,958	2,030,082	1,767,498	1,254,957	14.63	363.53
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		12.31	11.59	12.08	11.84	9.36		
1–4 family residential loans		12.31	11.59	12.08	11.84	9.36		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		36.11	33.58	36.69	32.26	32.76		
Home equity lines		3.71	3.88	3.80	3.91	5.09		
Credit card receivables.....		0	0	0	0	0		
Auto loans and other consumer loans.....		1.03	1.28	1.10	1.54	2.59		
Commercial and industrial loans		10.14	16.92	10.14	19.04	11.84		
All other loans and leases.....		49.01	44.35	48.28	43.25	47.71		

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019		
Percent of Total Securitization Activities by Type							
Retained credit exposure.....	0	0	0	0	0		0
1–4 family residential loans	0	0	0	0	0		0
Home equity lines							
Credit card receivables.....							
Auto loans.....							
Commercial and industrial loans							
All other loans and leases							
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0		0
Seller's interest carried as securities and loans	0	0	0	0	0		0
Home equity lines							
Credit card receivables.....							
Commercial and industrial loans							
Percent of Tier 1 Capital							
Total retained credit exposure.....	0	0	0	0	0		0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0		0
Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	29,657	26,520	29,767	37,250	3,422	11.83	
Home equity lines	0	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30–89 days past due securitized assets.....	29,657	26,520	29,767	37,250	3,422	11.83	
90+ Days Past Due Securitized Assets							
1–4 family residential loans	64,388	89,235	74,406	86,864	11,901	-27.84	
Home equity lines	0	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	64,388	89,235	74,406	86,864	11,901	-27.84	
Total past due securitized assets.....	94,045	115,755	104,173	124,114	15,323	-18.76	
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	1.43	1.46	1.47	2.11	0.27
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	1.43	1.46	1.47	2.11	0.27
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	3.10	4.93	3.67	4.91	0.95
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	3.10	4.93	3.67	4.91	0.95
Total past due securitized assets percent of securitized assets	4.53	6.39	5.13	7.02	1.22
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.06	0.86	1	1.24	0.66
Home equity lines	0.48	0.28	0.34	0.28	0.39
Credit card receivables					
Commercial and industrial loans	0.14	0.04	0.27	0.08	0.19
All other loans and leases	0.12	0.14	0.10	0.13	0.21
Total managed loans past due 30–89 days	0.48	0.37	0.46	0.48	0.36
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.41	2.06	1.64	2.10	0.43
Home equity lines	0.01	0.03	0	0.08	0.12
Credit card receivables					
Commercial and industrial loans	0	0.03	0.01	0.01	0.11
All other loans and leases	0	0.01	0.01	0.02	0.03
Total managed loans past due 90+ days	0.51	0.70	0.61	0.69	0.17
Total Past Due Managed Assets	0.99	1.08	1.07	1.18	0.54
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0.01	0	0	0.02	0.03
Home equity lines	0.02	-0.07	-0.02	-0.02	0.02
Credit card receivables					
Commercial and industrial loans	0.30	0.58	0.44	0.09	0.09
All other loans and leases	-0.01	0	0.08	0.01	0.03
Net Losses on Managed Assets Percent of Total Managed Assets	0.03	0.09	0.08	0.03	0.03

Parent Company Income Statement

	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		17,165	19,123	80,972	81,452	132,572	-10.24	113.71
Dividends		17,164	19,121	80,965	81,443	132,563	-10.23	113.75
Interest		1	2	7	9	9	-50.00	-50.00
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		21	20	80	93	175	5.00	-16.00
Dividends		21	20	80	93	175	5.00	-16.00
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Total income from subsidiaries		17,186	19,143	81,052	81,545	132,747	-10.22	113.31
Securities gains (losses)		0	0	2	0	0		
Other operating income		4	14	30	74	138	-71.43	-90.00
Total operating income		17,190	19,157	81,084	81,619	132,885	-10.27	112.30
Operating Expenses								
Personnel expenses		0	0	0	0	0		
Interest expense		3,679	2,593	10,696	7,488	7,540	41.88	175.58
Other expenses		2,045	2,011	7,965	7,691	8,510	1.69	8.95
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		5,724	4,604	18,661	15,179	16,050	24.33	78.21
Income (loss) before taxes		11,466	14,553	62,423	66,440	116,835	-21.21	134.72
Applicable income taxes (credit)		-1,477	-1,181	-4,795	-3,889	-4,077		
Extraordinary items								
Income before undistributed income of subsidiaries		12,943	15,734	67,218	70,329	120,912	-17.74	111.66
Equity in undistributed income of subsidiaries		20,604	42,174	108,674	13,322	46,684	-51.15	15.38
Bank subsidiaries		20,604	42,174	108,674	13,322	46,684	-51.15	15.38
Nonbank subsidiaries		0	0	0	0	0		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		33,547	57,908	175,892	83,651	167,596	-42.07	39.94
Memoranda								
Bank net income		37,768	61,295	189,639	94,765	179,247	-38.38	45.90
Nonbank net income		21	20	80	93	175	5.00	-16.00
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		2,402,852	92.81	2,342,685	93.61	2,477,917	92.01	2,307,128	2,302,505	2.57	79.56
Common and preferred stock		2,402,841	92.81	2,342,654	93.60	2,477,917	92.01	2,306,937	2,302,499	2.57	79.67
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		11	0	31	0	0	0	191	6	-64.52	-98.71
Investment in nonbank subsidiaries		3,595	0.14	3,594	0.14	3,594	0.13	3,594	3,603	0.03	24.74
Common and preferred stock		3,591	0.14	3,591	0.14	3,591	0.13	3,591	3,591	0.00	24.77
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		4	0	3	0	3	0	3	12	33.33	0.00
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		2,000	0.08	3,133	0.13	2,009	0.07	7,174	1,653	-36.16	-28.93
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		152,043	5.87	131,768	5.27	182,569	6.78	128,320	25,627	15.39	88.43
Cash and due from unrelated depository institution		1,857	0.07	845	0.03	1,857	0.07	844	3,840	119.76	-48.39
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		26,569	1.03	20,685	0.83	25,161	0.93	19,331	19,258	28.45	190.66
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		2,588,916	100.00	2,502,710	100.00	2,693,107	100.00	2,466,391	2,356,486	3.44	80.12
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures		323,490	12.50	204,597	8.18	359,419	13.35	212,218	113,955	58.11	229.55
Other liabilities		16,266	0.63	13,473	0.54	12,462	0.46	10,856	6,627	20.73	543.94
Balance due to subsidiaries and related institutions		111,518	4.31	110,939	4.43	111,373	4.14	110,585	110,215	0.52	30.31
Total liabilities		451,274	17.43	329,009	13.15	483,254	17.94	333,659	230,797	37.16	142.27
Equity Capital		2,137,642	82.57	2,173,701	86.85	2,209,853	82.06	2,132,732	2,125,689	-1.66	70.87
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	
Common stock		296,483	11.45	296,483	11.85	296,483	11.01	296,483	296,483	0.00	31.46
Common surplus		1,297,088	50.10	1,294,911	51.74	1,300,192	48.28	1,296,963	1,294,276	0.17	83.79
Retained earnings		762,690	29.46	661,117	26.42	741,648	27.54	615,772	617,355	15.36	115.77
Accumulated other comprehensive income		-104,569	-4.04	20,139	0.80	-10,443	-0.39	25,068	764		
Other equity capital components		-114,050	-4.41	-98,949	-3.95	-118,027	-4.38	-101,554	-83,189		
Total liabilities and equity capital		2,588,916	100.00	2,502,710	100.00	2,693,107	100.00	2,466,391	2,356,486	3.44	80.12
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		111,518	4.31	110,939	4.43	111,373	4.14	110,585	110,215	0.52	30.48
Notes payable to subsidiaries that issued TPS		107,927	4.17	107,348	4.29	107,782	4	106,994	106,624	0.54	30.67
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		1,406	0.05	862	0.03	1,449	0.05	805	519	63.11	1189.91
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	5.96	9.94	13	10.66	12.54	40	7.96	11.94	11	3.96	7.29	18	7.95	9.68	24
Profitability															
Net income / Average equity capital	6.19	10.44	12	10.55	12.55	37	7.99	11.80	11	4.16	7.45	16	7.83	10.51	18
Bank net income / Average equity investment in banks	2.34	11.36	38	2.23	12.53	32	2.23	13.12	29	2.59	9.75	36	4.87	7.89	50
Nonbank net income / Average equity investment in nonbanks		8.34			11.69			10.11			7.01			8.55	
Subsidiary HCs net income / Average equity investment in sub HCs	112.58	97.54	94	105.85	95.97	82	107.82	96.79	85	113.29	88.16	88	106.95	82.22	74
Bank net income / Parent net income	0.06	3.43	43	0.03	2.83	37	0.05	3.40	36	0.11	3.59	36	0.10	5.93	31
Nonbank net income / Parent net income		80.23			65.70			65.35			68.34				74
Leverage															
Total liabilities / Equity capital	21.11	16.87	72	15.14	17.74	58	21.87	16.81	74	15.64	20.06	58	10.86	20.43	48
Total debt / Equity capital	15.13	11.65	71	9.41	11.90	54	16.26	11.71	74	9.95	14.41	53	5.36	14.31	43
Total debt + notes payable to subs that issued TPS / Equity capital	20.18	13.71	74	14.35	14.30	62	21.14	13.63	77	14.97	16.67	61	10.38	16.36	53
Total debt + Loans guaranteed for affiliate / Equity capital	15.13	11.72	71	9.41	12.02	53	16.26	11.77	74	9.95	14.68	52	5.36	14.56	42
Total debt / Equity capital – excess over fair value	15.13	11.75	71	9.41	12	54	16.26	11.81	74	9.95	14.52	53	5.36	14.51	43
Long-term debt / Equity capital	15.13	11.08	72	9.41	11.33	54	16.26	10.95	75	9.95	13.56	53	5.36	13.04	44
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0.07	0.08	89	0.04	0.04	86	0.07	0.06	87	0.04	0.06	86	0.02	0.05	84
Excess cost over fair value / Equity capital	0	0.07	41	0	0.10	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	74.36	40.81	79	43.76	35.48	54	76.34	39.86	79	44.67	34.67	57	30.27	28.44	54
Double Leverage															
Equity investment in subs / Equity capital	112.57	103.47	85	107.94	102.85	78	112.29	103.22	86	108.34	102.81	80	108.49	103.22	77
Total investment in subs / Equity capital	112.57	108.45	76	107.94	108.21	67	112.29	108.40	77	108.35	110.16	66	108.49	111.07	61
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	2	0.38	91	0.74	0.22	81	1.54	0.29	90	2.13	0.47	91	1.08	0.36	81
Equity investment in subs – equity cap / Net income-div (X)	3.19	1.31	87	0.95	0.74	70	2.16	1.05	83	5.30	1.82	88	1.55	1.22	68
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	105.84	129.62	45	119.47	111.20	58	126.28	152.85	44	131.80	136.59	55	204.71	177.68	66
Cash from ops + noncash items + op expense / Op expense + dividend	100.55	125.04	41	97.73	98.58	45	129.51	154.48	43	149.21	147.24	62	216.83	190.27	68
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	38.01	98.29	24	121.09	85.35	67	149.36	98.54	85	253.53	134.08	87	84.66	116.34	16
Pretax operating income + interest expense / Interest expense	411.66	2,251.18	33	661.24	1,142.88	48	683.61	1,835.33	29	987.29	2,016.32	50	1,649.54	1,968.54	60
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	334.48	1,728.15	31	482.27	1,357.31	36	500.66	1,770.77	22	628.14	1,539.23	37	973.79	1,632.83	43
Dividends + interest from subsidiaries / Interest expense + dividends	106.19	145.40	43	126.30	117.86	57	133.50	174.12	40	141.52	150.43	54	227.15	210.80	65
Fees + other income from subsidiaries / Salary + other expenses	0	9.52	34	0	13.36	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)	23.86	20.52	64	67.18	33.13	84	121.39	47.61	89	103.91	35.64	88	322.92	57.11	91
Other Ratios															
Net assets that reprice within 1 year / Total assets	6.85	3.42	75	6.22	3.97	68	6.60	3.44	71	6.07	3.85	71	1.82	2.64	51
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.24			0.05			0.17			0.10			0.04	
Nonaccrual		0.75			1.22			0.92			1.03			0.54	
Total		1			1.27			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.70	15	0	1.80	15	0	1.76	16	0	2.66	14	0	5.62	12
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	96.62	64.91	73	79.85	74.87	59	74.41	66.37	62	71.28	81.10	51	42.10	57.84	40
Dividends declared / Net income	37.28	33.46	55	21.70	23.13	43	28.44	28.27	48	59.93	42.29	75	30.37	33.08	47
Net income – dividends / Average equity.....	3.74	6.76	17	8.35	9.52	45	5.70	8.62	25	1.59	4.14	20	5.54	6.46	38
Percent of Dividends Paid															
Dividends from bank subsidiaries	137.26	124.34	57	152.19	101.14	72	161.87	155.92	65	162.45	132.17	65	260.43	178.13	76
Dividends from nonbank subsidiaries	0.17	1.65	79	0.16	3.28	74	0.16	4.90	56	0.19	3.41	59	0.34	7.53	51
Dividends from subsidiary holding companies.....	0	3.24	45	0	4.75	46	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	137.43	153.16	50	152.35	128.99	63	162.03	203.53	55	162.64	174.85	57	260.78	260.40	66
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	45.45	43.39	50	31.20	30.63	49	42.69	45.96	41	85.94	60.28	74	73.96	66.55	59
Interest income from bank subsidiaries.....	0	0.15	54	0	0.12	52	0	0.11	55	0.01	0.36	50	0.01	0.54	41
Management and service fees from bank subsidiaries	0	0.75	39	0	1.08	36	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	48	0	0	47	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	45.45	49.34	47	31.20	33.49	46	42.70	51.33	40	85.95	62.88	69	73.96	69.36	55
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	100	31.46	84	100	47.24	78	100	62.63	72	100	56.39	72	100	82.95	65
Interest income from nonbank subsidiaries.....	0	2.20	37	0	2.80	33	0	2.44	31	0	7.38	32	0	20.25	26
Management and service fees from nonbank subsidiaries	0	0.46	41	0	0.53	40	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	0	0.06	48	0	0.09	45	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries	100	39.06	82	100	69.48	74	100	87.22	66	100	79.84	64	100	150.41	51
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		117.80			28.44			38.10			43.51				61.23
Interest income from subsidiary holding companies		11.88			6.44			5.26			8.40				6.54
Management and service fees from subsidiary holding companies.....		0.52			0.37			0.73			0.44				0.36
Other income from subsidiary holding companies.....		-3.33			-1.46			-0.40			0.01				0.29
Operating income from subsidiary holding companies.....		126.86			34.47			58.37			55.20				76.49
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.85	60.28	74	99.81	58.57	81	99.85	74.16	83	99.78	69.76	84	99.76	67.32	87
Interest income from bank subsidiaries.....	0.01	1.04	51	0.01	0.72	50	0.01	0.23	53	0.01	0.63	44	0.01	0.80	38
Management and service fees from bank subsidiaries	0	1.48	38	0	4.11	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.01	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	99.85	73.91	61	99.82	71.70	75	99.86	83.13	77	99.80	82.20	76	99.76	78.80	80
Dividends from nonbank subsidiaries	0.12	4.30	75	0.10	5.32	71	0.10	3.07	54	0.11	1.95	57	0.13	2.65	51
Interest income from nonbank subsidiaries.....	0	0.21	40	0	0.82	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.05	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	48	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0.12	6.88	62	0.10	10.59	55	0.10	4.67	45	0.11	4.70	44	0.13	7.29	36
Dividends from subsidiary holding companies.....	0	1.52	46	0	1.03	46	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies	0	0.01	46	0	0.13	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.73	44	0	2.35	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		225.56			142.34			158.10			135.13				83.37
Loans and advances from subsidiaries / Total debt	34.47	28.43	61	54.22	29.59	75	30.99	26.38	65	52.11	27.08	76	96.72	28.33	84